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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 Main Phone: (215) 627-1322 dcarlon@kmllawgroup.com Attorneys for Secured Creditor

MidFirst Bank

In Re:

John J. Stillitano Jr.

Debtors.

The Hiller of New

Order Filed on April 12, 2023 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>19-32940 MBK</u>

Adv. No.:

Hearing Date: 3/22/2023 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: April 12, 2023

Honorable Michael B. Kaplan United States Bankruptcy Judge (Page 2)

Debtor: John J. Stillitano Jr. Case No: 19-32940 MBK

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 111 South Captains Drive, Little Egg Harbor, NJ 08087, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and George E. Veitengruber, III, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED**, **ADJUDGED** and **DECREED** that after the filing of the motion for relief, Debtors brought the loan post-petition current; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume April 1, 2023, directly to Secured Creditor's servicer(Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.